**Insurance Information**

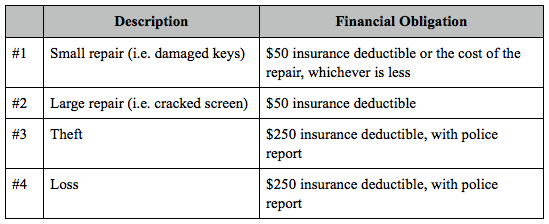
The District is self-insuring all laptop computers. All students are required to pay the laptop insurance fee in order to take the laptop computer off campus. Students that do not pay the fee are not permitted to remove the laptop computer from the school building.

The insurance premium for 2015-16 is $50 per student with a $50 deductible for damage and a $250 deductible for theft or loss. The deductible is charged for each incident and is in addition to the insurance premium. Families who participate in the Free and Reduced Lunch Program will have the option to forgo the insurance premium cost yet still have the laptop computer covered under the insurance agreement. However, families in the Free and Reduced lunch program will be required to pay the deductible of $50 for each damage claim and $250 for each theft or loss claim.

Families may choose to pay the laptop computer insurance premium in three installments:

* August – $20 (with the return of Form A)
* September – $15 (will be invoiced)
* October – $15 (will be invoiced)

The following scenarios are provided to help students/parents/guardians better understand the financial obligation associated with laptop computer insurance claims. This is a sample list and in no way represents a complete list of possible scenarios.

**[](http://tl2014.files.wordpress.com/2011/07/screen-shot-2011-07-30-at-4-01-36-pm.png)**

Payment of the insurance premium is required within one week of the issuance of the laptop computer. Parents/guardians/students must bring a check (cash is acceptable but not recommended) for $50 (payable to **Boyertown Area School District**) to school. For families with more than one student in the same school, please use a separate check for each student to pay the insurance premium. Uninsured laptop computers are not permitted to leave the school.

Parents/guardians choosing to sign **Agreement for Laptop Use (Form B**) are encouraged to purchase the insurance to cover in-school use claims on the laptop computer. If a student does not have laptop computer insurance and the laptop computer is lost, stolen or damaged while in that student’s control, in school, the District reserves the right to hold the parents/guardians responsible for full replacement or repair cost.

Parents may not substitute homeowner or other personal insurance for District laptop computer insurance.

**Coverage:**

* **Damage** – Pays for damage to the laptop computer on school property or at another location such as home.
* **Accidental Damage** – Pays for accidental damage caused by liquid spills, drops, falls and collisions.
* **Theft** – Pays for loss or damage of the laptop computer due to theft. This claim requires an official copy of the local police report.
* **Fire** – Pays for loss or damage of the laptop computer due to fire. The claim requires an official copy of the local fire company report.
* **Electrical Surge** – Pays for damage to the laptop computer due to an electrical surge.
* **Natural Disasters** – Pays for loss caused by a natural disaster.

**Exclusions:**

* **Dishonest, Fraudulent, Intentional or Criminal Acts** – Insurance will not cover damages or loss due to dishonest, fraudulent, intentional or criminal acts.
* **Vandalism**- Insurance will not cover damage or loss due to vandalism while in the student’s possession.
* **Laptop Computer Accessories** – sleeve and charger.

The District reserves the right for final determination of insurance claims.